

AMENDMENT

Please amend the claims as shown in the following listing of claims, which will replace all prior versions and listings of claims in the application.

1.-33. (Canceled)

34. (Previously Presented) An electronic inflation-adjusted financial instrument stored in a data storage device comprising:

a principal component stored in a data storage device, the principal component being periodically adjusted for inflation based on the Consumer Price Index (CPI) to obtain an inflation-adjusted principal component;

an accrual component stored in a data storage device, the accrual component including an interest rate fixed for a term of the financial instrument;

wherein periodic interest payments are paid based on the inflation-adjusted principal component at the time said periodic interest payments are paid; and

wherein the inflation-adjusted principal component is payable at the end of the term.

35. (Previously Presented) The electronic inflation-adjusted financial instrument of claim 34, wherein said Consumer Price Index (CPI) comprises the Consumer Price Index for all urban consumers (CPI-U).

36. (Previously Presented) The electronic inflation-adjusted financial instrument of claim 34, wherein said financial instrument comprises a debt instrument.

37. (Previously Presented) The electronic inflation-adjusted financial instrument of claim 36, wherein said debt instrument comprises a bond, a certificate of deposit or an annuity account.

38. (Previously Presented) An electronic inflation-adjusted financial instrument stored in a data storage device comprising:

a principal component stored in a data storage device;

an accrual component stored in a data storage device, the accrual component having fixed

and variable interest components payable periodically, said variable interest component being adjusted for inflation based on the Consumer Price Index (CPI);
and

wherein the principal component is payable at the end of a term of the financial instrument.

39. (Previously Presented) The electronic inflation-adjusted financial instrument of claim 38, wherein said Consumer Price Index (CPI) comprises the Consumer Price Index for all urban consumers (CPI-U).

40. (Previously Presented) The electronic inflation-adjusted financial instrument of claim 38, wherein said financial instrument comprises a debt instrument.

41. (Previously Presented) The electronic inflation-adjusted financial instrument of claim 40, wherein said debt instrument comprises a bond, a certificate of deposit or an annuity account.

42.-45. (Canceled)

46. (Currently Amended) [[A]] An apparatus comprising:

a dataprocessor suitably configured to:

periodically adjust a principal component of a financial instrument for inflation based on the Consumer Price Index (CPI) to obtain an inflation-adjusted principal component; and

compute an accrual component of said financial instrument, said accrual component including an interest rate fixed for a term of the financial instrument;

wherein periodic interest payments are paid based on the inflation-adjusted principal component at the time said periodic interest payments are paid; and

wherein the inflation-adjusted principal component is payable at the end of the term.

47. (Currently Amended) The ~~dataprocessor~~ apparatus of claim 46, wherein said Consumer Price Index (CPI) comprises the Consumer Price Index for all urban consumers (CPI-U).

48. (Currently Amended) The ~~dataprocessor~~ apparatus of claim 46, wherein said financial instrument comprises a debt instrument.

49. (Currently Amended) The ~~dataprocessor~~ apparatus of claim 48, wherein said debt instrument comprises a bond, a certificate of deposit or an annuity account.

50. (Currently Amended) [[A]] An apparatus comprising:

a dataprocessor suitably configured to:

compute a principal component of a financial instrument; and

compute an accrual component of said financial instrument, said accrual component having fixed and variable interest components payable periodically, said variable interest component being adjusted by said dataprocessor for inflation based on the Consumer Price Index (CPI);
[[and]]

wherein the principal component is payable at the end of a term of the financial instrument.

51. (Currently Amended) The ~~dataprocessor~~ apparatus of claim 50, wherein said Consumer Price Index (CPI) comprises the Consumer Price Index for all urban consumers (CPI-U).

52. (Currently Amended) The ~~dataprocessor~~ apparatus of claim 50, wherein said financial instrument comprises a debt instrument.

53. (Currently Amended) The ~~dataprocessor~~ apparatus of claim 52, wherein said debt instrument comprises a bond, a certificate of deposit or an annuity account.

54. (Previously Presented) A method for adjusting a financial instrument for inflation comprising:

periodically adjusting a principal component of said financial instrument for inflation, the periodically adjusting performed by a dataprocessor based on the Consumer Price Index (CPI) to obtain an inflation-adjusted principal component;
computing an accrual component of said financial instrument, said accrual component

including an interest rate fixed for a term of the financial instrument, said computing performed by the dataprocessor;
wherein periodic interest payments are paid based on the inflation-adjusted principal component at the time said periodic interest payments are paid; and
wherein the inflation-adjusted principal component is payable at the end of the term.

55. (Previously Presented) The method of claim 54, wherein said Consumer Price Index (CPI) comprises the Consumer Price Index for all urban consumers (CPI-U).

56. (Previously Presented) The method of claim 54, wherein said financial instrument comprises a debt instrument.

57. (Previously Presented) The method of claim 56, wherein said debt instrument comprises a bond, a certificate of deposit or an annuity account.

58. (Previously Presented) A method for adjusting a financial instrument for inflation comprising:

computing a principal component of said financial instrument, said computing performed by a dataprocessor;

computing an accrual component of said financial instrument, said accrual component having fixed and variable interest components payable periodically, said variable interest component being adjusted for inflation based on the Consumer Price Index (CPI), said computing performed by the dataprocessor; and

wherein the principal component is payable at the end of a term of the financial instrument.

59. (Previously Presented) The method of claim 58, wherein said Consumer Price Index (CPI) comprises the Consumer Price Index for all urban consumers (CPI-U).

60. (Previously Presented) The method of claim 58, wherein said financial instrument comprises a debt instrument.

61. (Previously Presented) The method of claim 60, wherein said debt instrument comprises a bond, a certificate of deposit or an annuity account.